

UNITED STATES BANKRUPTCY COURT
Eastern District of Missouri

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 1/19/04.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) and address):

William Robert Bowling II
aka Rob Bowling
aka William Bowling
aka Robert Bowling
1440 Forum Drive
Apt. 213
Rolla, MO 65401

Case Number:
04-40684 -A293

Social Security/Taxpayer ID Nos.:
xxx-xx-2895

Attorney for Debtor(s) (name and address):

Stephen W. Daniels
Daniels Law Office
610 N. Olive St.
Rolla, MO 65401
Telephone number: (573) 341-2104

Bankruptcy Trustee (name and address):

E. Rebecca Case
7733 Forsyth Blvd.
Suite 500
Saint Louis, MO 63105
Telephone number: (314) 721-7011

Meeting of Creditors:

Date: **February 18, 2004**

Time: **01:30 PM**

Location: **Thomas F. Eagleton U.S. Courthouse, 111 South Tenth Street, Twenty-second Floor, Room 22.304, St. Louis, MO 63102**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts: 4/19/04

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

111 South Tenth Street
Fourth Floor
St. Louis, MO 63102
Telephone numbers: (314) 244-4500
VCIS number: (314) 244-4999
Toll Free VCIS number: 1-888-223-6431

For the Court:

Clerk of the Bankruptcy Court:
Dana C. McWay

General Information:

Information about the meeting of creditors, certain forms, and other matters can be obtained from the Court's website:
<http://www.moeb.uscourts.gov>

Copies of documents filed in this case can be obtained from the Court in person. Case status information is available 24 hours a day by contacting VCIS.

Office Hours: Monday – Friday 8:30 a.m. – 4:30 p.m.

Date: 1/20/04

EXPLANATIONS

FORM B9A (9/97)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Abandonment of Property	At the meeting of creditors, the Trustee may announce the abandonment of specific property of the estate that is burdensome or of inconsequential value. Any objection to this abandonment must be filed in writing with the Clerk's Office and the Trustee within 15 days after the conclusion of the meeting of creditors.
— Refer to Other Side for Important Deadlines and Notices —	

Debtor information needed at the meeting of creditors:

- Most recently filed federal and state tax returns
- W-2(or W-4) forms
- Deeds to any real estate in which the debtor has any interest
- Savings, checking and investment account statements

- Life insurance policies on debtor's life or lives of debtor's spouse or children
- Pay stubs or other earning statements covering the pay period during which the bankruptcy case was filed
- Records of any amounts withheld under a garnishment or levy at the time the bankruptcy case was filed

Debtor Identification:

Effective February 25, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed or denial of your discharge, and/or criminal referral. Acceptable forms of picture identification (ID) include an original: 1)driver's license, 2)federal or state government ID, 3)student id, 4)U.S. passport, 5)military ID, or 6)resident alien card. Acceptable forms of proof of social security number include an original: 1)social security card, 2)medical insurance card, 3)pay stub, 4)W-2 form, 5)Internal Revenue Service Form 1099, or 6)Social Security Administration (SSA) report.

